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# Board endorses loans to repair septic systems

By John Chaffee  
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**DUXBURY** — Low- and moderate-income homeowners would be able to borrow money from the town to repair or replace defective septic systems under a board of health proposal that the selectmen endorsed last night.

The plan calls for the board of health to borrow up to \$40,000 and lend homeowners the money they need to solve septic system problems they might otherwise be unable to finance.

The homeowners would repay the town through annual betterment charges over 10 or 20 years.

Authorized under a state law enacted in 1994 to help communities meet strict new pollution control standards known as Title 5, the lending program requires town meeting approval to become effective.

"It sounds like an innovative idea that's not going to cost us anything," Selectman Margaret Kearney said.

Ruth Rowley of the board of health said: "We've already received several inquiries."

Rowley said the state's so-called "betterment bill" amended a long-standing law that allowed local boards of health to correct public health nuisances and place liens on property. The costs were recovered when the properties were sold or when the owners paid enough to remove the liens.

Under the betterment amendment, the board of health will ask the March 9 annual town meeting to authorize borrowing up to \$40,000 to help qualified homeowners repair or replace septic systems that could be declared a public nuisance because of:

- Gross failure with high human-exposure potential.
- Surface breakout.
- Backup into the residence.
- High potential for exposure to children or the elderly.
- System in groundwater.
- Well contamination.

Rowley said the average system with one or more of those problems would cost about \$5,000 to repair or replace, so with \$40,000, as many as eight systems could be brought into Title 5 compliance.

"It's a far more effective way to clean up a source of pollution without declaring a property a public health nuisance and taking the homeowner to court," Rowley said.

She said the board of health would limit eligibility to low- and moderate-income residents. Duxbury's median income is \$63,878, so homeowners with annual incomes of \$51,102 or less would be eligible, Rowley said.

If the loan were less than \$5,000, repayment through betterment fees would take place over 10 years, she said. For higher amounts, repayment could take up to 20 years.